

**304.5-160 Health insurance and health care contracts not to cover elective abortions except by optional rider.**

- (1) No health insurance contracts, plans or policies delivered or issued for delivery in the state shall provide coverage for elective abortions except by an optional rider for which there must be paid an additional premium. For purposes of this section, an "elective abortion" means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
- (2) This section shall be applicable to all contracts, plans or policies of:
  - (a) All health insurers subject to Subtitle 17 of KRS Chapter 304; and
  - (b) All group and blanket health insurers subject to Subtitle 18 of KRS Chapter 304; and
  - (c) All nonprofit hospital, medical, surgical, dental and health service corporations subject to Subtitle 32 of KRS Chapter 304; and
  - (d) All health maintenance organizations subject to Subtitle 38 of KRS Chapter 304; and
  - (e) Any provision of medical, hospital, surgical and funeral benefits and of coverage against accidental death or injury, when such benefits or coverage are incidental to or part of other insurance described in KRS 304.5-070(1); and
  - (f) All employers who provide health insurance for employees on a self-insured basis.

**Effective:** July 13, 1984

**History:** Amended 1984 Ky. Acts ch. 127, sec. 1, effective July 13, 1984. --  
Created 1978 Ky. Acts ch. 248, sec. 1, effective January 1, 1979.